

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: H. Brock Kolls :Art Unit: 2161
Serial No: 09/888,797 :Examiner:
Filed: June 25, 2001 :
FOR: A METHOD OF PROCESSING :
CASHLESS PAYMENT TRANSACTIONS :
WORLDWIDE :

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington D. C. 20231

SIR:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98 and to the duty of disclosure set forth in 37 C.F.R. § 1.56, the Examiner in charge of the above-identified application is requested to consider and make of record the reference listed on the PTO/SB/08A submitted herewith. A copy of the listed reference is also enclosed.

Although the information submitted herewith may be "material" to the Examiner's consideration of the subject application, this submission is not intended to constitute an admission that such information is "prior art" as to the claimed invention.

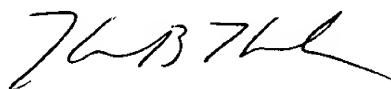
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In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

No first Official Action has yet been received and it is presumed that none has yet been mailed.

No fee of certification is required. 37 C.F.R. § 1.97 (b).

Respectfully Submitted,



H. Brock Kolls

Agent #42,757

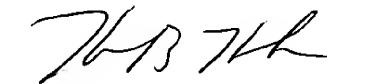
Enclosed: Form PTO SB/08A; and

Copy of (8) reference

Dated: November 19, 2002

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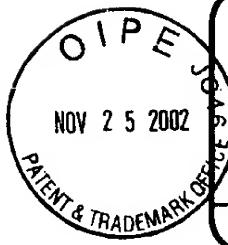


H. Brock Kolls

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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO		Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/888,797	
		Filing Date	June 25, 2001	
		First Named Inventor	H. Brock Kolls	
		Group Art Unit	2161	
		Examiner Name		
Sheet	1	of	1	
			Attorney Docket Number	USA-010-01

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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2161 #4
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Approved for use through 10/31/2002. OMB 0651-0031
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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	09/888,797
		Filing Date	June 25, 2001
		First Named Inventor	H. Brock Kolls
		Group Art Unit	2161
		Examiner Name	
Total Number of Pages in This Submission	4+Refs	Attorney Docket Number	USA-010-01

ENCLOSURES (check all that apply)

- Fee Transmittal Form
- Fee Attached
- Amendment / Reply
- After Final
- Affidavits/declaration(s)
- Extension of Time Request
- Express Abandonment Request
- Information Disclosure Statement
- Certified Copy of Priority Document(s)
- Response to Missing Parts/ Incomplete Application
- Response to Missing Parts under 37 CFR 1.52 or 1.53

- Assignment Papers (for an Application)
- Drawing(s)
- Licensing-related Papers
- Petition
- Petition to Convert to a Provisional Application
- Power of Attorney, Revocation Change of Correspondence Address
- Terminal Disclaimer
- Request for Refund
- CD, Number of CD(s) _____

Remarks

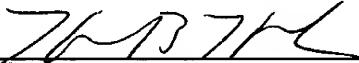
- 2 page IDS letter
- 1 page form PTO/sb08A
- 1 page transmittal form PTO/SB/21
- 8 references

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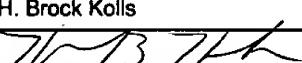
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	H. Brock Kolls
Signature	
Date	November 19, 2002

CERTIFICATE OF MAILING

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